



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [OLD NATIONAL BANCORP](#)

City/State [EVANSVILLE, IN](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [46,221,736](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
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5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OLD NATIONAL BANCORP](#)
[ONE MAIN STREET](#)
[EVANSVILLE, IN 47708](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019													
Average assets (\$000)	42,632,766			23,724,217			23,861,742			21,944,322			20,068,205													
Net income (\$000)	227,552			221,350			277,538			226,409			238,206													
Number of BHCs in peer group	132			132			130			128			125													
Earnings and Profitability:																										
Percent of Average Assets																										
Net interest income (tax equivalent)	2.97	2.79	59	2.59	2.65	40	2.56	2.60	41	2.78	2.77	41	3.08	3.01	47											
+ Non-interest income	0.74	0.94	46	0.88	1.09	46	0.87	1.04	48	1.04	1.21	50	0.98	1.32	42											
- Overhead expense	2.41	2.18	72	2.06	2.21	44	2.09	2.17	49	2.47	2.57	55	2.54	2.69	46											
- Provision for credit losses	0.37	0.10	93	-0.15	-0.12	39	-0.12	-0.09	41	0.17	0.51	12	0.02	0.15	16											
+ Securities gains (losses)	0	0	73	0.02	0.01	84	0.02	0.01	83	0.05	0.02	76	0.01	0.01	69											
+ Other tax equivalent adjustments	0	0	90	0	0	49	0	0	16	0	0	13	0	0	42											
= Pretax net operating income (tax equivalent)	0.93	1.46	9	1.58	1.76	41	1.48	1.66	36	1.23	1.04	63	1.51	1.56	44											
Net operating income	0.71	1.10	11	1.24	1.34	42	1.16	1.26	42	1.03	0.81	71	1.19	1.19	45											
Net income	0.71	1.10	11	1.24	1.34	42	1.16	1.26	42	1.03	0.82	70	1.19	1.19	44											
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17											
Percent of Average Earning Assets																										
Interest income (tax equivalent)	3.49	3.36	60	3.13	3.12	47	3.09	3.06	48	3.55	3.55	47	4.28	4.41	40											
Interest expense	0.21	0.35	28	0.20	0.26	45	0.20	0.25	47	0.35	0.52	28	0.73	1.08	24											
Net interest income (tax equivalent)	3.29	3.01	69	2.93	2.85	53	2.89	2.80	51	3.19	3.01	56	3.55	3.33	57											
Losses, Allowance, and Past Due + Nonaccrual																										
Net loan and lease losses / Average loans and leases	0.06	0.09	54	-0.03	0.12	4	-0.03	0.11	3	0.02	0.27	9	0.05	0.21	22											
Earnings coverage of net loan and lease losses (X)	33.04	36.38	57	-72.15	26.30	9	-65.07	39.72	6	98.87	22.91	90	52.80	24.40	84											
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.17	31	0.79	1.32	15	0.79	1.23	16	0.95	1.58	13	0.45	0.83	17											
Allowance for loan and lease losses / Total loans and leases	0.99	1.15	33	0.79	1.30	17	0.79	1.20	19	0.95	1.55	13	0.45	0.81	17											
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.78	0.39	89	0.86	0.58	79	0.82	0.49	85	1.11	0.71	85	1	0.57	88											
30–89 days past due loans and leases / Total loans and leases	0.21	0.33	49	0.09	0.29	19	0.12	0.32	24	0.15	0.39	18	0.25	0.43	33											
Liquidity and Funding																										
Net noncore funding dependence	9.78	5.89	66	9.83	-3.31	84	9.70	-2.33	85	13.20	3.20	79	18.46	14.45	65											
Net short-term noncore funding dependence	5.97	0.87	71	-0.76	-9.17	73	-0.71	-7.71	71	2.38	-4.76	75	6.73	3.38	55											
Net loans and leases / Total assets	65.44	63.09	50	56.32	58.81	39	55.33	58.67	38	59.75	61.58	37	59.33	63.77	27											
Capitalization																										
Tier 1 leverage ratio	8.26	9.22	21	8.54	9.07	35	8.59	8.98	43	8.20	9.13	21	8.88	9.76	28											
Holding company equity capital / Total assets	10.69	9.68	66	12.64	10.79	78	12.32	10.71	74	12.95	11.16	75	13.97	12.43	69											
Total equity capital (including minority interest) / Total assets	10.69	9.81	64	12.64	10.91	78	12.32	10.82	74	12.95	11.29	75	13.97	12.57	68											
Common equity tier 1 capital / Total risk-weighted assets	9.88	11.79	21	12.08	12.64	47	12.04	12.42	45	11.75	12.38	41	12.13	12.17	53											
Net loans and leases / Equity capital (X)	6.12	6.64	42	4.46	5.47	28	4.49	5.53	30	4.61	5.58	28	4.25	5.21	26											
Cash dividends / Net income	58.30	31.93	93	31.45	27.22	58	33.45	28.27	61	41.05	42.30	50	37.56	33.12	56											
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02												
Growth Rates																										
Assets	92.44	6.04	98	6.94	9.51	42	6.50	10.50	38	12.49	16.68	41	3.46	9.26	32											
Equity capital	62.83	-3.83	97	3.93	7.52	38	1.32	7.46	21	4.21	6.99	38	6.06	10.49	37											
Net loans and leases	123.58	14.48	99	-2.30	-0.66	49	-1.37	3.36	33	13.28	9.07	73	-0.77	9.10	11											
Noncore funding	63.99	36.20	75	-10.05	-21.64	69	-7.66	-14.79	62	-11.54	-12.18	51	6.01	6.59	55											
Parent Company Ratios																										
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36											
Long-term debt / Equity capital	6.57	11.91	45	5.75	10.65	42	5.80	10.95	42	5.87	13.56	39	6.11	13.04	48											
Equity investment in subsidiaries / Equity capital	97.42	104.01	19	101.33	103.15	45	101.59	103.22	47	102.41	102.81	48	104.23	103.22	58											
Cash from ops + noncash items + op expense / Op expense + dividends	310.74	118.32	91	132.51	155.61	45	120.59	154.48	39	180.67	147.24	72	140.30	190.27	35											

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	813,606	379,598	501,616	528,518	583,783	114.33	179.01
Income from lease financing receivables.....	1,699	641	821	1,370	1,865	165.05	538.72
Fully taxable income on loans and leases.....	800,535	370,443	489,862	515,529	569,654	116.10	183.80
Tax-exempt income on loans and leases.....	14,770	9,796	12,575	14,359	15,994	50.78	50.90
Estimated tax benefit on income on loans and leases.....	4,084	2,724	3,488	4,043	4,575	49.95	-22.61
Income on loans and leases (tax equivalent).....	819,389	382,963	505,925	533,931	590,223	113.96	175.75
Investment interest income (tax equivalent).....	177,877	105,793	141,849	137,867	144,358	68.14	132.43
Interest on balances due from depository institutions.....	3,071	313	587	568	1,659	881.15	1542.25
Interest income on other earning assets.....	9,080	3,123	4,202	4,529	7,087	190.75	175.57
Total interest income (tax equivalent).....	1,009,417	492,192	652,563	676,895	743,327	105.09	167.64
Interest on time deposits of \$250K or more	1,202	1,058	1,356	3,894	10,393	13.61	-44.27
Interest on time deposits < \$250K.....	4,266	3,010	3,759	11,084	21,100	41.73	-34.08
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	13,733	4,401	5,839	13,191	37,871	212.04	145.06
Interest on other borrowings and trading liabilities.....	33,538	22,731	30,100	38,364	56,060	47.54	22.59
Interest on subordinated debt and mandatory convertible securities	6,796	902	1,196	681	690	653.44	
Total interest expense.....	59,535	32,102	42,250	67,214	126,114	85.46	43.15
Net interest income (tax equivalent).....	949,882	460,090	610,313	609,681	617,213	106.46	183.07
Non-interest income.....	235,303	157,232	208,338	228,516	197,409	49.65	79.02
Adjusted operating income (tax equivalent)	1,185,185	617,322	818,651	838,197	814,622	91.99	153.78
Overhead expense.....	770,752	367,325	499,208	542,793	509,232	109.83	149.93
Provision for credit losses.....	118,101	-26,898	-28,812	38,395	4,747		5766.92
Securities gains (losses)	85	3,892	4,328	10,768	1,923	-97.82	-98.80
Other tax equivalent adjustments	692	0	-1	-1	0		
Pretax net operating income (tax equivalent).....	296,417	281,091	352,775	269,142	303,296	5.45	81.07
Applicable income taxes	55,137	49,270	61,324	29,147	52,150	11.91	69.48
Tax equivalent adjustments	13,728	10,471	13,913	13,586	12,940	31.10	-19.02
Applicable income taxes (tax equivalent).....	68,865	59,741	75,237	42,733	65,090	15.27	39.16
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	227,552	221,350	277,538	226,409	238,206	2.80	99.23
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	227,552	221,350	277,538	226,409	238,206	2.80	99.23
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	227,552	221,350	277,538	226,409	238,206	2.80	99.23
Investment securities income (tax equivalent).....	177,877	105,793	141,849	137,867	144,358	68.14	132.43
US Treasury and agency securities (excluding mortgage-backed securities)	33,249	17,820	24,210	12,124	16,091	86.58	294.79
Mortgage-backed securities	94,067	45,409	60,479	70,611	73,835	107.15	315.44
All other securities	50,561	42,564	57,160	55,132	54,432	18.79	11.21
Cash dividends declared.....	132,674	69,611	92,829	92,946	89,474	90.59	151.08
Common	122,590	69,611	92,829	92,946	89,474	76.11	132.00
Preferred	10,084	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	3.16	3.12	57	2.77	2.90	40	2.73	2.85	39	3.08	3.27	31	3.70	4	27
Less: Interest expense.....	0.19	0.33	27	0.18	0.24	43	0.18	0.23	45	0.31	0.48	26	0.63	0.98	23
Equals: Net interest income (tax equivalent).....	2.97	2.79	59	2.59	2.65	40	2.56	2.60	41	2.78	2.77	41	3.08	3.01	47
Plus: Non-interest income.....	0.74	0.94	46	0.88	1.09	46	0.87	1.04	48	1.04	1.21	50	0.98	1.32	42
Equals: adjusted operating income (tax equivalent).....	3.71	3.77	54	3.47	3.80	33	3.43	3.70	33	3.82	4.04	43	4.06	4.41	34
Less: Overhead expense.....	2.41	2.18	72	2.06	2.21	44	2.09	2.17	49	2.47	2.57	55	2.54	2.69	46
Less: Provision for credit losses.....	0.37	0.10	93	-0.15	-0.12	39	-0.12	-0.09	41	0.17	0.51	12	0.02	0.15	16
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	74	0.02	0.01	84	0.02	0.01	83	0.05	0.02	76	0.01	0.01	69
Plus: other tax equivalent adjustments.....	0	0	90	0	0	49	0	0	16	0	0	13	0	0	42
Equals: Pretax net operating income (tax equivalent).....	0.93	1.46	9	1.58	1.76	41	1.48	1.66	36	1.23	1.04	63	1.51	1.56	44
Less: Applicable income taxes (tax equivalent).....	0.22	0.34	15	0.34	0.41	28	0.32	0.38	31	0.19	0.23	39	0.32	0.36	37
Less: Minority interest.....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income.....	0.71	1.10	11	1.24	1.34	42	1.16	1.26	42	1.03	0.81	71	1.19	1.19	45
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income.....	0.71	1.10	11	1.24	1.34	42	1.16	1.26	42	1.03	0.82	70	1.19	1.19	44
Memo: Net income (last four quarters).....	0.75	1.10	11	1.25	1.30	47	1.16	1.26	42	1.03	0.82	70	1.19	1.19	44
Net income-BHC and noncontrolling (minority) interest.....	0.71	1.11	9	1.24	1.35	42	1.16	1.27	41	1.03	0.83	70	1.19	1.20	44
Margin Analysis	90.36	92.93	21	88.28	93.09	6	88.53	93.08	6	86.98	92.32	4	86.62	91.05	9
Average earning assets / Average assets.....	57.29	60.58	42	64.76	61.98	67	63.94	61.99	65	79.97	64.06	91	80.87	65.57	92
Average interest-bearing funds / Average assets.....	3.49	3.36	60	3.13	3.12	47	3.09	3.06	48	3.55	3.55	47	4.28	4.41	40
Interest income (tax equivalent) / Average earning assets.....	0.21	0.35	28	0.20	0.26	45	0.20	0.25	47	0.35	0.52	28	0.73	1.08	24
Interest expense / Average earning assets.....	3.29	3.01	69	2.93	2.85	53	2.89	2.80	51	3.19	3.01	56	3.55	3.33	57
Net interest income (tax equivalent) / Average earning assets.....	4.12	4.24	48	3.69	4.07	31	3.67	4.01	32	4	4.27	35	4.88	5.09	42
Interest-bearing bank balances.....	0.57	0.79	22	0.11	0.13	17	0.13	0.14	41	0.42	0.27	86	2.39	2.04	72
Federal funds sold and reverse repos.....		1.05			0.25			0.25			0.68			2.44	
Trading assets.....	0.29	0.57	64	0.02	0.45	58	0.02	0.45	58	0.07	0.60	56	0.21	0.99	52
Total earning assets.....	3.45	3.33	61	3.07	3.09	46	3.02	3.04	46	3.48	3.51	44	4.20	4.36	38
Investment securities (tax equivalent).....	2.24	1.96	76	2.17	1.77	78	2.13	1.77	77	2.61	2.25	78	2.88	2.76	63
US Treasury and agency securities (excluding mortgage-backed securities).....	1.65	1.38	77	1.34	1.23	57	1.35	1.14	66	1.85	1.75	57	2.24	2.32	50
Mortgage-backed securities.....	1.99	1.87	61	1.82	1.55	78	1.76	1.57	71	2.20	2.05	60	2.47	2.61	29
All other securities.....	3.04	2.89	60	3.41	2.85	71	3.39	2.81	71	3.63	3.24	69	3.82	4.06	54
Interest-bearing deposits.....	0.12	0.35	12	0.10	0.22	21	0.09	0.21	22	0.19	0.53	10	0.51	1.10	11
Time deposits of \$250K or more.....	0.40	0.61	23	0.54	0.70	32	0.52	0.66	35	0.94	1.42	14	1.73	1.96	29
Time deposits < \$250K.....	0.33	0.58	25	0.52	0.67	35	0.50	0.62	39	1.11	1.36	25	1.62	1.82	35
Other domestic deposits.....	0.10	0.31	12	0.05	0.16	15	0.05	0.15	16	0.10	0.36	4	0.33	0.93	5
Foreign deposits.....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos.....	0.27	0.88	27	0.10	0.18	48	0.10	0.17	47	0.42	0.62	42	1.40	1.86	36
Other borrowed funds and trading liabilities.....	1.21	1.55	31	1.35	1.29	53	1.35	1.27	53	1.56	1.50	52	2.20	2.38	39
All interest-bearing funds.....	0.33	0.54	27	0.28	0.38	33	0.28	0.37	37	0.38	0.74	11	0.78	1.49	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		235,303		157,232		208,338		228,516		197,409		
Fiduciary activities income		51,251		30,576		40,409		36,806		37,072		
Service charges on deposit accounts - domestic		57,718		25,564		34,685		35,081		44,915		
Trading revenue.....		-1,961		358		334		574		631		
Investment banking fees and commissions.....		23,933		18,381		24,639		21,614		21,785		
Insurance activities revenue.....		129		76		114		407		814		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		8,186		7,884		10,983		11,809		9,238		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		11,131		22,774		26,144		45,366		11,909		
Other non-interest income.....		84,916		51,619		71,030		76,859		71,045		
Total overhead expenses		770,752		367,325		499,208		542,793		509,232		
Personnel expense.....		433,167		211,762		284,098		293,590		289,452		
Net occupancy expense.....		93,979		53,914		71,539		72,006		72,158		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		19,024		7,456		9,975		15,467		16,927		
Other operating expenses.....		224,582		94,193		133,596		161,730		130,695		
Fee income on mutual funds and annuities.....		23,465		17,187		22,981		19,915		19,888		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		4,008		2,410		2,374		2,445		2,709		
Average personnel expense per employee.....		108.08		87.87		119.67		120.08		106.85		
Average assets per employee.....		10,636.92		9,844.07		10,051.28		8,975.18		7,407.98		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	9.97	2.43	94	10.93	2.14	96	11.03	2.17	96	8.71	2.02	94
Overhead expenses / Net Interest Income + non-interest income	65.76	58.02	81	60.53	58.85	54	62.03	59.28	57	65.82	62.28	65
Percent of Average Assets												
Total overhead expense	2.41	2.18	72	2.06	2.21	44	2.09	2.17	49	2.47	2.57	55
Personnel expense.....	1.35	1.20	71	1.19	1.23	45	1.19	1.21	49	1.34	1.30	55
Net occupancy expense.....	0.29	0.22	78	0.30	0.24	77	0.30	0.23	77	0.33	0.26	78
Other operating expenses.....	0.76	0.73	67	0.57	0.72	33	0.60	0.72	39	0.81	0.94	55
Overhead less non-interest income	1.67	1.22	87	1.18	1.08	52	1.22	1.10	54	1.43	1.25	68
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	65.03	57.55	81	59.50	58.34	51	60.98	58.83	53	64.76	61.82	65
Personnel expense.....	36.55	31.86	73	34.30	32.89	58	34.70	32.93	58	35.03	32.36	66
Net occupancy expense.....	7.93	5.98	83	8.73	6.26	83	8.74	6.23	82	8.59	6.58	80
Other operating expenses.....	20.55	19.14	68	16.47	18.68	37	17.54	19.18	43	21.14	22.28	60
Total non-interest income	19.85	24.10	45	25.47	28.20	47	25.45	27.67	47	27.26	28.83	52
Fiduciary activities income	4.32	2.13	79	4.95	2.27	83	4.94	2.20	82	4.39	2.09	80
Service charges on domestic deposit accounts	4.87	3.30	75	4.14	3.25	66	4.24	3.27	65	4.19	3.27	67
Trading revenue.....	-0.17	0.57	9	0.06	0.68	51	0.04	0.62	53	0.07	1.28	48
Investment banking fees and commissions.....	2.02	2.15	62	2.98	2.46	71	3.01	2.58	71	2.58	2.46	68
Insurance activities revenue.....	0.01	0.36	38	0.01	0.38	36	0.01	0.36	38	0.05	0.41	46
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	0.69	1.23	66	1.28	0.56	82	1.34	0.60	82	1.41	0.01	89
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.94	1.19	54	3.69	3.64	57	3.19	3.30	55	5.41	3.92	70
Other non-interest income.....	7.16	8.80	51	8.36	9.39	55	8.68	9.27	58	9.17	9.65	57
Overhead less non-interest income	45.18	32.79	90	34.03	29.67	57	35.53	30.52	62	37.49	31.93	63
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.60	21.50	22	17.53	21.49	12	17.38	21.18	13	10.83	18.63	11
Applicable income tax + TE / Pretax net operating income + TE	23.23	23.57	49	21.25	23.11	23	21.33	22.67	27	15.88	21.18	13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	20,424,525	9,361,740	9,481,058	9,004,461	8,273,372	118.17	229.83	
Commercial and industrial loans	7,666,675	2,744,847	2,649,607	3,169,464	2,228,783	179.31	413.55	
Loans to individuals	1,518,028	970,963	980,221	1,022,166	1,074,079	56.34	17.39	
Loans to depository institutions and acceptances of other banks	0	0	0	861	881	-100.00		
Agricultural loans	216,676	74,921	85,983	98,277	113,599	189.21	200.61	
Other loans and leases	722,777	483,779	440,435	554,526	473,739	49.40	91.36	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	30,548,681	13,636,250	13,637,304	13,849,755	12,164,453	124.03	224.01	
Less: Allowance for loan and lease losses	302,254	107,868	107,341	131,388	54,619	180.21	502.47	
Net loans and leases	30,246,427	13,528,382	13,529,963	13,718,367	12,109,834	123.58	222.52	
Debt securities that reprice or mature in over 1 year	9,714,595	6,898,304	7,260,477	5,858,099	5,192,337	40.83	204.08	
Mutual funds and equity securities	30,286	24,171	24,906	14,361	37,890	25.30	-13.69	
Subtotal	39,991,308	20,450,857	20,815,346	19,590,827	17,340,061	95.55	217.19	
Interest-bearing bank balances	334,765	616,875	649,356	321,504	41,571	-45.73	573.37	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	249,348	115,585	107,701	97,818	155,538	115.73	6.12	
Trading assets	21,560	69,054	55,614	116,008	48,601	-68.78	24.20	
Total earning assets	40,596,981	21,252,371	21,628,017	20,126,157	17,585,771	91.02	214.46	
Non-interest-bearing cash and due from depository institutions	473,057	180,583	172,663	268,208	234,766	161.96	133.43	
Premises, fixed assets, and leases	775,647	545,948	545,746	540,605	586,402	42.07	88.04	
Other real estate owned	4,572	1,867	1,917	1,140	1,756	144.88	-55.01	
Investment in unconsolidated subsidiaries	4,102	1,296	1,296	1,296	1,606	216.51	194.26	
Intangible and other assets	4,367,527	2,036,784	2,103,925	2,023,241	2,001,397	114.43	185.63	
Total assets	46,221,736	24,018,849	24,453,564	22,960,647	20,411,698	92.44	206.80	
Quarterly average assets	46,580,132	23,970,748	24,274,316	23,041,394	20,302,786	94.32	210.80	
Average loans and leases (YTD)	26,500,268	13,838,368	13,779,764	13,354,863	12,097,252	91.50	188.03	
Memoranda								
Loans held-for-sale	19,748	51,306	35,458	63,250	46,898	-61.51	-34.65	
Loans not held-for-sale	30,528,933	13,584,944	13,601,846	13,786,505	12,117,555	124.73	224.84	
Real estate loans secured by 1–4 family	7,564,825	2,986,616	3,007,061	3,050,087	3,247,739	153.29	157.84	
Commercial real estate loans	12,554,465	6,244,542	6,342,044	5,796,982	4,859,210	101.05	302.70	
Construction and land development	2,065,958	1,066,396	1,062,810	941,343	1,029,347	93.73	358.99	
Multifamily	2,918,959	1,334,581	1,334,348	1,157,328	793,620	118.72	275.93	
Nonfarm nonresidential	7,569,548	3,843,565	3,944,886	3,698,311	3,036,243	96.94	300.30	
Real estate loans secured by farmland	305,235	130,582	131,953	157,392	166,423	133.75	116.59	
Total investment securities	9,994,229	7,038,060	7,393,084	5,970,278	5,385,765	42.00	188.45	
U.S. Treasury securities	193,605	240,576	235,584	10,208	17,682	-19.52	3348.00	
US agency securities (excluding mortgage-backed securities)	2,035,104	1,616,800	1,595,952	909,545	650,592	25.87	238.44	
Municipal securities	1,829,561	1,609,283	1,654,986	1,492,162	1,275,643	13.69	66.93	
Mortgage-backed securities	5,552,656	3,364,213	3,706,663	3,350,117	3,196,607	65.05	280.74	
Asset-backed securities	45,645	30,902	26,647	41,655	66,812	47.71	-66.81	
Other debt securities	307,372	152,115	148,346	152,230	140,539	102.07	134.82	
Mutual funds and equity securities	30,286	24,171	24,906	14,361	37,890	25.30	-13.69	
Available-for-sale securities	6,867,226	7,013,889	7,368,178	5,955,917	5,347,875	-2.09	147.39	
U.S. Treasury securities	193,605	240,576	235,584	10,208	17,682	-19.52	3348.00	
US agency securities (excluding mortgage-backed securities)	1,217,615	1,616,800	1,595,952	909,545	650,592	-24.69	102.49	
Municipal securities	675,047	1,609,283	1,654,986	1,492,162	1,275,643	-58.05	62.79	
Mortgage-backed securities	4,427,942	3,364,213	3,706,663	3,350,117	3,196,607	31.62	205.22	
Asset-backed securities	45,645	30,902	26,647	41,655	66,812	47.71	-66.81	
Other debt securities	307,372	152,115	148,346	152,230	140,539	102.07	134.82	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	-496,128							
Available-for-sale securities appreciation (depreciation)	-1,016,126	62,322	-2,855	185,163	72,228			
Structured notes, fair value	198,493	215,913	234,235	48,183	157,240	-8.07	-40.87	
Pledged securities	4,693,448	2,861,764	2,700,877	2,427,365	2,104,494	64.01	229.51	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	12,412,840	6,447,198	6,309,972	1,151,392	847,017	92.53	1796.58	
NOW, ATS and transaction accounts	8,258,366	140,448	196,169	284,386	342,715	5780.02	4491.14	
Time deposits less brokered deposits < \$250K	1,923,954	726,452	700,797	730,352	1,037,161	164.84	98.95	
MMDA and other savings accounts	12,916,912	10,622,338	11,109,505	14,486,196	11,687,961	21.60	55.10	
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	35,512,072	17,936,436	18,316,443	16,652,326	13,914,854	97.99	250.58	
Time deposits of \$250K or more	547,801	259,829	252,751	285,149	546,038	110.83	51.27	
Foreign deposits	0	0	0	0	0	0		
Federal funds purchased and repos	739,084	375,281	392,551	432,332	678,196	96.94	22.68	
Secured federal funds purchased	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,765,801	0	27,500	95,000	90,728	72.09		
Other borrowings w/remaining maturity over 1 year	1,444,287	2,107,155	2,103,296	2,093,901	1,991,128	-31.46	94.73	
Brokered deposits < \$250K	0	0	0	100,003	92,536		-100.00	
Noncore funding	4,496,973	2,742,265	2,776,098	3,006,385	3,398,626	63.99	57.93	
Trading liabilities	0	16,941	24,960	13,864	842	-100.00	-100.00	
Subordinated notes and debentures + trust preferred securities	298,643	54,000	54,000	54,000	64,310	453.04	563.65	
Other liabilities	970,665	233,315	270,045	261,416	180,613	316.03	626.39	
Total liabilities	41,278,353	20,982,957	21,441,546	19,987,991	17,559,245	96.72	213.69	
Equity Capital								
Perpetual preferred stock (including surplus)	243,719	0	0	0	0			
Common stock	292,880	165,814	165,838	165,367	169,616	76.63	116.11	
Common surplus	4,173,432	1,885,102	1,886,524	1,881,374	1,948,647	121.39	207.20	
Retained earnings	1,061,870	935,162	968,010	783,892	682,185	13.55	135.21	
Accumulated other comprehensive income	-808,450	56,810	-2,375	147,771	56,207			
Other equity capital components	-20,068	-6,996	-5,979	-5,748	-4,202			
Total holding company equity capital	4,943,383	3,035,892	3,012,018	2,972,656	2,852,453	62.83	159.25	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0			
Total equity capital, including minority interest	4,943,383	3,035,892	3,012,018	2,972,656	2,852,453	62.83	159.25	
Total liabilities and capital	46,221,736	24,018,849	24,453,564	22,960,647	20,411,698	92.44	206.80	
Memoranda								
Non-interest-bearing deposits	12,412,840	6,447,198	6,309,972	1,151,392	847,017	92.53	1796.58	
Interest-bearing deposits	23,647,033	11,749,067	12,259,222	15,886,086	13,706,411	101.27	137.60	
Total deposits	36,059,873	18,196,265	18,569,194	17,037,478	14,553,428	98.17	239.97	
Long-term debt that reprices within 1 year	662,000	612,000	612,000	562,000	150,000	8.17	52.18	
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	3,012,018	2,972,656	2,972,656	2,852,453	2,689,570			
Accounting restatements	0	0	0	-31,150	6,322			
Net income	227,552	221,350	277,538	226,409	238,206			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	557	429	583	577	567			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	70,931	3,713	3,731	82,358	102,413			
Changes incident to business combinations	2,690,031	0	0	0	0			
Less: Dividends declared	132,674	69,611	92,829	92,946	89,474			
Change in other comprehensive income	-806,075	-90,961	-150,146	91,564	101,157			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	22,905	5,742	7,947	8,107	8,518			
Holding company equity capital, ending balance	4,943,383	3,035,892	3,012,018	2,972,656	2,852,453			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	44.19	39.88	55	38.98	36.06	52	38.77	36.25	52	39.22	36.22	49	40.53	37.78	44
Commercial and industrial loans	16.59	11.23	77	11.43	11.11	59	10.84	10.76	60	13.80	13.52	51	10.92	12.02	47
Loans to individuals	3.28	3.58	62	4.04	3.60	66	4.01	3.36	67	4.45	3.40	67	5.26	4.20	64
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	74	0	0.04	66
Agricultural loans.....	0.47	0.19	83	0.31	0.21	74	0.35	0.18	77	0.43	0.19	79	0.56	0.24	81
Other loans and leases.....	1.56	4.52	25	2.01	4.26	31	1.80	4.47	29	2.42	4.63	34	2.32	5.01	32
Net loans and leases.....	65.44	63.09	50	56.32	58.81	39	55.33	58.67	38	59.75	61.58	37	59.33	63.77	27
Debt securities over 1 year.....	21.02	18.76	59	28.72	18.32	83	29.69	19.46	81	25.51	15.55	88	25.44	14.60	88
Mutual funds and equity securities	0.07	0.05	66	0.10	0.05	74	0.10	0.06	70	0.06	0.05	68	0.19	0.06	86
Subtotal	86.52	83.05	60	85.15	78.17	75	85.12	79.22	69	85.32	78.16	77	84.95	79.65	61
Interest-bearing bank balances	0.72	3.61	15	2.57	9.37	12	2.66	8.50	15	1.40	7.51	9	0.20	3.06	3
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.54	1.71	26	0.48	1.51	28	0.44	1.56	29	0.43	1.68	21	0.76	1.91	37
Trading assets	0.05	0.59	51	0.29	0.58	61	0.23	0.49	61	0.51	1.01	58	0.24	1.19	51
Total earning assets.....	87.83	90.76	14	88.48	91.57	12	88.45	91.77	12	87.66	91.05	12	86.16	89.53	13
Non-interest cash and due from depository institutions.....	1.02	0.98	54	0.75	0.99	30	0.71	0.82	38	1.17	1.07	54	1.15	1.14	48
Other real estate owned.....	0.01	0.01	68	0.01	0.01	51	0.01	0.01	57	0	0.02	31	0.01	0.03	30
All other assets.....	11.15	8.19	84	10.77	7.39	87	10.85	7.35	89	11.18	7.82	87	12.69	9.27	84
Memoranda															
Short-term investments	1.26	6.75	10	3.05	12.31	7	3.10	11.47	12	1.83	11.17	3	0.97	7.63	7
U.S. Treasury securities.....	0.42	1.98	35	1	1.18	67	0.96	1.47	61	0.04	0.84	45	0.09	1.03	44
US agency securities (excluding mortgage-backed securities)	4.40	0.81	93	6.73	0.75	96	6.53	0.82	96	3.96	0.63	93	3.19	0.54	94
Municipal securities	3.96	1.69	81	6.70	1.70	90	6.77	1.73	92	6.50	1.69	90	6.25	1.34	94
Mortgage-backed securities	12.01	12.93	48	14.01	13.46	55	15.16	14.14	58	14.59	11.75	66	15.66	11.44	76
Asset-backed securities	0.10	0.85	45	0.13	0.47	61	0.11	0.50	58	0.18	0.32	67	0.33	0.28	73
Other debt securities	0.66	0.51	63	0.63	0.51	67	0.61	0.53	65	0.66	0.42	74	0.69	0.39	75
Loans held-for-sale.....	0.04	0.30	42	0.21	0.50	51	0.15	0.55	43	0.28	0.52	44	0.23	0.39	50
Loans held for investment	66.05	63.03	53	56.56	58.34	39	55.62	58.06	40	60.04	61.72	37	59.37	63.50	29
Real estate loans secured by 1–4 family	16.37	12.79	70	12.43	11.57	57	12.30	11.46	58	13.28	11.91	57	15.91	13.29	61
Revolving	2.31	1.52	72	2.35	1.44	71	2.33	1.42	73	2.48	1.66	65	2.87	2.07	65
Closed-end, secured by first liens	13.81	10.86	71	9.87	9.73	56	9.76	9.67	56	10.56	9.81	55	12.71	10.69	65
Closed-end, secured by junior liens	0.24	0.19	72	0.22	0.19	73	0.21	0.17	74	0.24	0.22	68	0.33	0.28	66
Commercial real estate loans	27.16	24.89	55	26	22.35	59	25.94	22.69	57	25.25	22.22	54	23.81	22.23	50
Construction and land development.....	4.47	3.92	58	4.44	3.40	66	4.35	3.34	64	4.10	3.40	62	5.04	3.44	72
Multifamily.....	6.32	3.87	78	5.56	3.32	81	5.46	3.57	80	5.04	3.12	76	3.89	3.01	73
Nonfarm nonresidential	16.38	15.73	53	16	14.65	54	16.13	14.57	57	16.11	14.72	52	14.88	14.69	50
Real estate loans secured by farmland.....	0.66	0.34	78	0.54	0.35	73	0.54	0.30	76	0.69	0.33	77	0.82	0.36	79

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	66.86	62.29	51	68.65	60.51	57	69.52	61.05	58	65.02	57.15	59	68.01	57.46	61
Real estate loans secured by 1–4 family.....	24.76	20.65	65	21.90	20	57	22.05	19.86	55	22.02	19.43	58	26.70	20.75	68
Revolving	3.50	2.39	70	4.13	2.47	76	4.17	2.43	76	4.11	2.64	69	4.82	3.15	71
Closed-end.....	21.26	18.01	68	17.77	17.35	54	17.88	17.24	55	17.91	16.59	58	21.88	17.39	69
Commercial real estate loans	41.10	38.12	49	45.79	37.13	60	46.51	37.86	58	41.86	34.63	59	39.95	33.52	57
Construction and land development.....	6.76	6.10	60	7.82	5.69	68	7.79	5.65	68	6.80	5.26	67	8.46	5.09	76
1–4 family.....	1.68	1.40	65	1.51	1.19	63	1.46	1.18	64	1.32	0.93	68	0.99	0.94	61
Other.....	5.08	4.62	56	6.31	4.46	69	6.33	4.40	68	5.47	4.19	66	7.47	4.02	81
Multifamily.....	9.56	5.86	80	9.79	5.41	85	9.78	5.78	83	8.36	4.96	79	6.52	4.69	73
Nonfarm nonresidential	24.78	24.30	50	28.19	24.45	60	28.93	24.56	60	26.70	22.93	55	24.96	22.15	53
Owner-occupied.....	11.79	8.11	69	11.74	8.31	70	12.21	8.29	73	11.49	7.68	73	11.45	7.72	76
Other.....	12.99	15.95	36	16.45	15.83	54	16.72	15.94	53	15.21	14.95	49	13.51	14.34	46
Real estate loans secured by farmland.....	1	0.55	77	0.96	0.61	72	0.97	0.54	75	1.14	0.54	79	1.37	0.55	80
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0.01	0.06	73	0.01	0.11	65
Commercial and industrial loans	25.10	18.37	75	20.13	19.45	58	19.43	18.86	59	22.88	22.17	57	18.32	19.53	50
Loans to individuals	4.97	6.24	60	7.12	6.58	66	7.19	6.24	67	7.38	6.13	66	8.83	7.13	66
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.71	0.31	84	0.55	0.38	75	0.63	0.34	77	0.71	0.32	79	0.93	0.37	81
Other loans and leases.....	2.37	8.16	23	3.55	8.42	33	3.23	8.75	30	4	9.09	38	3.89	9.85	34
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	516.88	411.16	70	460.67	383.43	66	458.16	391.81	61	475.34	381.27	70	469.72	391.26	58
Real estate loans secured by 1–4 family.....	191.44	133.66	76	146.97	124.74	65	145.31	126.06	65	161.01	125.03	66	184.39	138.18	69
Revolving	27.05	15.46	76	27.73	15.53	77	27.50	15.44	76	30.07	17.42	73	33.26	21.26	70
Closed-end.....	164.40	116.59	78	119.23	107.54	61	117.82	108.85	57	130.94	106.14	63	151.13	115.20	70
Commercial real estate loans	317.72	254.65	65	307.28	238.58	66	306.47	245.88	63	306.02	234.65	64	275.88	229.44	54
Construction and land development.....	52.28	39.81	65	52.48	36.07	71	51.36	35.95	68	49.69	35.62	68	58.44	34.95	75
1–4 family.....	13	9.02	71	10.14	7.44	67	9.62	7.42	66	9.68	6.34	70	6.84	6.61	60
Other.....	39.28	30.27	65	42.33	28.34	72	41.74	28.11	71	40.01	28.16	69	51.60	27.32	83
Multifamily.....	73.87	40.47	84	65.67	35.29	84	64.48	38.66	83	61.09	32.74	85	45.06	31.04	79
Nonfarm nonresidential	191.56	161.09	59	189.13	156.30	62	190.63	158.05	61	195.23	155.06	60	172.38	152.10	55
Owner-occupied.....	91.13	53.43	81	78.78	52.63	75	80.44	52.99	73	84.03	52.37	76	79.07	53.07	70
Other.....	100.44	105.96	48	110.35	100.99	56	110.19	102.54	54	111.20	100.54	56	93.31	97.41	47
Real estate loans secured by farmland.....	7.72	3.36	80	6.43	3.67	75	6.38	3.22	77	8.31	3.44	78	9.45	3.60	80
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0.05	0.28	73	0.05	0.44	66
Commercial and industrial loans	194.02	115.08	83	135.07	116.17	65	128.04	114.45	62	167.31	139.91	63	126.54	122.02	52
Loans to individuals	38.42	35.47	63	47.78	36.56	71	47.37	34.55	72	53.96	37.47	70	60.98	43.51	66
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	5.48	1.73	86	3.69	2.03	77	4.16	1.86	80	5.19	1.88	82	6.45	2.18	83
Other loans and leases.....	18.29	50.11	27	23.81	47.63	36	21.28	51.06	30	29.27	49.54	41	26.90	52.44	33
Supplemental															
Non-owner occupied CRE loans / Gross loans	30.03	30.74	46	35.45	29.25	63	35.79	30.07	61	31.65	27.32	55	30.18	26.45	56
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	232.13	205.31	57	237.90	187.63	67	235.88	195.33	61	231.42	183.76	60	208.42	178.57	55
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	323.25	262.15	64	316.68	244.92	69	316.32	252.85	65	315.45	240.85	66	287.50	236.10	54

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	1.26	6.75	10	3.05	12.31	7	3.10	11.47	12	1.83	11.17	3	0.97	7.63	7
Liquid assets	18.63	23.63	40	25.35	29.12	43	26.24	29.03	41	21.67	26.22	38	20.53	22.44	53
Investment securities	21.62	20.98	55	29.30	20.37	78	30.23	21.63	74	26	17.85	82	26.39	16.99	84
Net loans and leases	65.44	63.09	50	56.32	58.81	39	55.33	58.67	38	59.75	61.58	37	59.33	63.77	27
Net loans, leases and standby letters of credit	65.81	63.92	51	56.60	59.61	39	55.64	59.49	38	60.13	62.48	36	59.76	64.84	26
Core deposits	76.83	74.28	48	74.68	75.52	33	74.90	75.71	32	72.53	70.67	41	68.17	63.09	51
Noncore funding	9.73	12.30	50	11.42	10.15	68	11.35	10.30	69	13.09	14.13	59	16.65	19.36	54
Time deposits of \$250K or more	1.19	1.67	47	1.08	1.67	38	1.03	1.58	38	1.24	2.11	33	2.68	2.94	53
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.60	1.24	74	1.56	1.19	72	1.61	1.23	72	1.88	1.47	72	3.32	1.94	75
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.60	0.58	81	1.56	0.54	81	1.61	0.54	81	1.88	0.54	82	3.32	0.48	88
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.82	2.18	74	0	0.88	12	0.11	1	41	0.41	1.24	43	0.44	3.01	23
Earning assets that reprice within 1 year	36.20	35.71	49	27.76	38.80	23	28.09	37.37	26	26.38	39.38	20	30.17	39.29	25
Interest-bearing liabilities that reprice within 1 year	4.11	6.79	37	2.97	6.64	20	2.78	6.39	19	4.12	8.20	25	6.57	10.19	25
Long-term debt that reprices within 1 year	1.43	0.38	86	2.55	0.27	92	2.50	0.26	92	2.45	0.47	89	0.73	0.96	69
Net assets that reprice within 1 year	30.65	27.35	52	22.25	30.83	28	22.81	29.65	34	19.81	29.11	28	22.86	26.63	38
Other Liquidity and Funding Ratios															
Net noncore funding dependence	9.78	5.89	66	9.83	-3.31	84	9.70	-2.33	85	13.20	3.20	79	18.46	14.45	65
Net short-term noncore funding dependence	5.97	0.87	71	-0.76	-9.17	73	-0.71	-7.71	71	2.38	-4.76	75	6.73	3.38	55
Short-term investment / Short-term noncore funding	19.65	112.63	15	126.74	304.29	29	124.14	273.46	30	47.38	184.19	16	14.44	77.77	18
Liquid assets - short-term noncore funding / Nonliquid assets	14.99	24.05	42	30.73	36.72	47	32.19	36.68	49	22.74	28.18	50	17.41	16.97	58
Net loans and leases / Total deposits	83.88	79.04	61	74.35	73.05	54	72.86	72.79	52	80.52	79.43	55	83.21	90.31	30
Net loans and leases / Core deposits	85.17	86.19	51	75.42	78.83	47	73.87	78.25	46	82.38	88.34	42	87.03	103.93	24
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-13.50	-10.05	32		0.50			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-27.64	-19.27	25	3.18	1.06	86	-0.14	-0.25	55	10.26	4.31	91	4.23	1.36	93
Structured notes appreciation (depreciation) / Tier 1 capital	-1.24	-0.47	16	-0.16	0	8	-0.24	-0.02	8	0.01	0.02	68	-0.04	0	10
Percent of Investment Securities															
Held-to-maturity securities	30.99	26.09	54	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	68.71	71.92	45	99.66	84.59	75	99.66	83.77	76	99.76	87.23	79	99.30	85.40	78
U.S. Treasury securities	1.94	9.62	34	3.42	6.01	60	3.19	6.70	56	0.17	4.72	41	0.33	6.15	38
US agency securities (excluding mortgage-backed securities)	20.36	4.10	92	22.97	4.24	92	21.59	4.12	92	15.23	4.01	88	12.08	3.49	86
Municipal securities	18.31	8.02	80	22.87	8.38	84	22.39	8.22	84	24.99	9.83	80	23.69	7.75	87
Mortgage-backed securities	55.56	62.34	38	47.80	66.09	19	50.14	66.54	23	56.11	66.64	32	59.35	67.43	35
Asset-backed securities	0.46	4.33	45	0.44	2.45	60	0.36	2.50	58	0.70	1.91	64	1.24	1.66	71
Other debt securities	3.08	3.02	63	2.16	3.01	57	2.01	3.08	55	2.55	3.01	60	2.61	2.94	64
Mutual funds and equity securities	0.30	0.27	67	0.34	0.29	69	0.34	0.29	70	0.24	0.35	60	0.70	0.40	72
Debt securities 1 year or less	2.49	9.28	26	1.64	8.18	20	1.46	7.78	19	1.64	10.55	14	2.89	11.86	20
Debt securities 1 to 5 years	5.32	20.14	15	3.36	17.39	17	3.08	18.25	14	3.60	17.03	23	5.73	17.94	31
Debt securities over 5 years	91.88	68.28	91	94.65	72.07	92	95.12	71.11	94	94.52	69.86	91	90.68	66.02	87
Pledged securities	46.96	31.26	74	40.66	33.37	63	36.53	32.26	57	40.66	35.67	56	39.08	30.57	60
Structured notes, fair value	1.99	0.20	92	3.07	0.06	95	3.17	0.11	93	0.81	0.02	94	2.92	0.03	96
Percent Change from Prior Like Quarter															
Short-term investments	-20.25	-40.81	71	252.55	64.27	90	80.54	27.98	80	112.74	183.32	48	-29.96	26.69	10
Investment securities	42	11.76	86	25.64	32.48	49	23.83	31.36	47	10.85	23.62	35	16.33	11.75	71
Core deposits	97.99	4.57	99	11.35	16.96	26	9.99	16.94	28	19.67	26.88	27	2.63	11.23	19
Noncore funding	63.99	36.20	75	-10.05	-21.64	69	-7.66	-14.79	62	-11.54	-12.18	51	6.01	6.59	55

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			5,687,252	4,805,383	3,755,381
Commit: Secured commercial real estate loans	3,032,644	1,582,724	1,711,123	1,149,922	932,636
Commit: Unsecured real estate loans	47,316	82,266	99,657	38,610	67,074
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	173,650	65,828	75,726	86,853	87,784
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	209,032	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	88,440	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	297,472	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	71,000	215,238	126,107	261,027	101,628
Written options contracts (interest rate)	51,177	188,963	90,731	224,719	65,733
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	13,012,971	6,655,882	6,903,811	5,467,814	3,261,114
Futures and forward foreign exchange	12,525	14,981	10,192	9,825	8,139
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					23.26	22.78	59	20.93	22.01	53	18.40	23.52	38		
Standby letters of credit	0.38	0.66	40	0.27	0.66	28	0.31	0.65	35	0.38	0.71	39	0.43	0.84	38
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.45	0.27	74	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.19	0.17	69	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0.64	0.20	81	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	28.44	44.74	69	29.46	47.31	67	29.16	46.30	68	25.97	48.62	61	16.84	68.47	42
Interest rate contracts	28.42	32.78	71	29.39	35.15	69	29.12	32.46	70	25.93	34.36	64	16.80	47.31	44
Interest rate futures and forward contracts	0.15	3.53	55	0.90	4.39	63	0.52	3.25	58	1.14	6.21	60	0.50	10.67	51
Written options contracts (interest rate)	0.11	1.49	37	0.79	1.69	54	0.37	1.41	51	0.98	2.18	51	0.32	2.47	43
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	28.15	23.04	75	27.71	20.27	76	28.23	20.49	77	23.81	20.83	67	15.98	28.86	53
Foreign exchange contracts	0.03	6.65	58	0.06	6.12	61	0.04	6.30	61	0.04	6.01	55	0.04	10.12	50
Futures and forward foreign exchange contracts	0.03	4.26	60	0.06	3.76	63	0.04	3.78	64	0.04	3.47	56	0.04	5.23	53
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)		41.27	44.98	58	35.98	42.82	58	31.04	45.53	41
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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	13,147,673	7,075,064	7,130,841	5,963,385	3,436,614
Interest rate contracts	13,135,148	7,060,083	7,120,649	5,953,560	3,428,475
Foreign exchange contracts.....	12,525	14,981	10,192	9,825	8,139
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	83,525	230,219	136,299	270,852	109,767
Written options	51,177	188,963	90,731	224,719	65,733
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	51,177	188,963	90,731	224,719	65,733
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	13,012,971	6,655,882	6,903,811	5,467,814	3,261,114
Held for trading.....	0	2,399,194	2,443,369	2,017,974	1,305,946
Interest rate contracts	0	2,384,213	2,433,177	2,008,149	1,297,807
Foreign exchange contracts.....	0	14,981	10,192	9,825	8,139
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	13,147,673	4,675,870	4,687,472	3,945,411	2,130,668
Interest rate contracts	13,135,148	4,675,870	4,687,472	3,945,411	2,130,668
Foreign exchange contracts.....	12,525	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	13,393,968	6,886,101	7,040,110	5,738,665	3,367,880
One year or less	4,652,406	673,838	436,605	541,389	142,829
Over 1 year to 5 years	4,751,163	2,620,033	2,745,772	2,446,089	1,698,591
Over 5 years	3,990,399	3,592,230	3,857,733	2,751,187	1,526,460
Gross negative fair value (absolute value)	399,558	27,283	41,872	18,187	12,393
Gross positive fair value.....	148,578	98,987	74,226	140,201	51,301
Held for trading.....	0	66,737	53,421	113,624	42,433
Non-traded.....	148,578	32,250	20,805	26,577	8,868
Current credit exposure on risk-based capital derivative contracts	148,578	83,377	74,226	140,201	51,301
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.90	93.95	47	99.79	94.10	47	99.86	94.17	46	99.84	94.10	52	99.76	93.44	56
Foreign exchange contracts	0.10	3.10	56	0.21	3.22	58	0.14	3.47	57	0.16	3.49	53	0.24	3.20	48
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.64	9.12	34	3.25	12.59	43	1.91	11.16	37	4.54	14.05	39	3.19	13.49	37
Written options	0.39	5.29	25	2.67	7.18	41	1.27	6.28	30	3.77	8.18	42	1.91	5.91	40
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.39	4.93	25	2.67	6.91	43	1.27	5.96	32	3.77	7.73	44	1.91	5.10	43
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	98.98	77.96	82	94.08	71.71	71	96.82	74.26	78	91.69	68.76	71	94.89	69.75	73
Held for trading	0	38.03	22	33.91	40.70	48	34.26	40.42	48	33.84	43.53	43	38	44.16	45
Interest rate contracts	0	31.70	23	33.70	34.66	51	34.12	34.15	51	33.67	36.62	48	37.76	37.24	47
Foreign exchange contracts	0	1.66	34	0.21	1.55	70	0.14	1.68	70	0.16	1.60	65	0.24	1.60	62
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	66.09	59.30	51	65.74	59.58	51	66.16	56.47	56	62	55.84	54
Interest rate contracts	99.90	57.96	69	66.09	56.22	56	65.74	56.71	56	66.16	53.82	59	62	52.22	58
Foreign exchange contracts	0.10	0.39	74	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	101.87	93.16	77	97.33	91.91	48	98.73	92.53	57	96.23	91.48	51	98	93.86	54
One year or less	35.39	37.29	56	9.52	27.90	33	6.12	27.56	28	9.08	32.05	33	4.16	32.17	18
Over 1 year to 5 years	36.14	22.61	75	37.03	29.78	62	38.51	27.01	67	41.02	27.06	71	49.43	30.45	79
Over 5 years	30.35	26.09	59	50.77	29.19	74	54.10	29.89	76	46.13	29.56	71	44.42	28.09	70
Gross negative fair value (absolute value)	3.04	2.48	65	0.39	1.18	21	0.59	0.98	32	0.30	1.55	14	0.36	0.83	35
Gross positive fair value	1.13	2.55	25	1.40	1.59	44	1.04	1.34	34	2.35	2.23	56	1.49	1.19	68
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.11	0.10	71	0.01	0.05	44	0.02	0.04	59	0.01	0.07	26	0.01	0.06	34
Gross positive fair value (X)	0.04	0.10	51	0.05	0.06	64	0.04	0.05	62	0.08	0.09	61	0.03	0.07	50
Held for trading (X)	0	0.06	23	0.03	0.05	65	0.03	0.04	68	0.06	0.07	64	0.02	0.06	59
Non-traded (X)	0.04	0.02	77	0.02	0.01	71	0.01	0.01	64	0.01	0.02	63	0.01	0.01	59
Current credit exposure (X)	0.04	0.06	62	0.04	0.05	65	0.04	0.04	69	0.08	0.06	65	0.03	0.05	52
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.43	0.70	59	0.51	0.59	63	0.45	0.46	66	0.91	0.85	64	0.36	0.73	54

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	107,341	131,388	131,388	95,966	55,461
Gross losses	20,200	3,765	4,310	15,557	14,789
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,073	7,143	9,075	12,584	9,200
Net losses	12,127	-3,378	-4,765	2,973	5,589
Provision for loan and lease losses	117,951	-26,898	-28,812	38,395	4,747
Adjustments	89,089	0	0	0	0
Ending balance	302,254	107,868	107,341	131,388	54,619
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.37	0.09	93	-0.15	-0.12	36	-0.12	-0.09	38	0.17	0.51	12	0.02	0.15
Provision for loan and lease losses / Average loans and leases	0.59	0.16	92	-0.26	-0.21	36	-0.21	-0.16	38	0.29	0.82	10	0.04	0.24
Provision for loan and lease losses / Net loan and lease losses	972.63	151.30	88	796.27	-65.12	90	604.66	-105.48	88	1,291.46	487.86	87	84.93	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.17	31	0.79	1.32	15	0.79	1.23	16	0.95	1.58	13	0.45	0.83
Allowance for loan and lease losses / Total loans and leases	0.99	1.15	33	0.79	1.30	17	0.79	1.20	19	0.95	1.55	13	0.45	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	18.69	38.64	57		17.40			21.39		44.19	11.58	90	9.77	8.03
Allowance for loan and lease losses / Nonaccrual assets	129.36	428.13	9	93.17	330.05	9	97.43	364.13	9	86.13	299.17	7	45.53	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	128.93	320.87	15	93.08	271.93	13	97.42	287.08	15	86.03	244.34	13	45.09	151.73
Gross loan and lease losses / Average loans and leases	0.10	0.16	48	0.04	0.20	10	0.03	0.19	10	0.12	0.34	22	0.12	0.28
Recoveries / Average loans and leases	0.04	0.07	37	0.07	0.08	51	0.07	0.08	47	0.09	0.07	72	0.08	0.08
Net losses / Average loans and leases	0.06	0.09	54	-0.03	0.12	4	-0.03	0.11	3	0.02	0.27	9	0.05	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	187.31	34.26	96	45.92	25.09	83	58.33	34.67	82	85.09	33.98	93	70.89	36.22
Earnings coverage of net loan and lease losses (X)	33.04	36.38	57	-72.15	26.30	9	-65.07	39.72	6	98.87	22.91	90	52.80	24.40
Net Loan and Lease Losses By Type														
Real estate loans	0.04	-0.01	88	-0.05	0.02	4	-0.05	0.02	4	-0.03	0.04	5	0.01	0.01
Real estate loans secured by 1–4 family	0	-0.02	57	-0.03	-0.01	29	-0.06	-0.02	12	-0.27	0.01	1	0.02	0.01
Revolving	-0.05	-0.06	38	-0.10	-0.07	24	-0.12	-0.07	21	0	0.01	44	0.13	0.02
Closed-end	0	-0.01	81	-0.01	-0.01	40	-0.05	-0.01	14	-0.34	0	1	0	0.38
Commercial real estate loans	0.06	0	92	-0.07	0.04	5	-0.05	0.04	6	0.09	0.07	68	0.01	0.01
Construction and land development	-0.01	-0.02	42	0	0.01	44	0	0	45	0.43	0	97	0.21	-0.01
1–4 family	0	0	59	0	0	28	0	0	30	0	0	59	0	0
Other	-0.01	-0.01	36	0	0.01	41	0	0	42	0.43	0	98	0.21	-0.01
Multifamily	0.17	0	97	0	0.01	80	0	0.01	75	0	0	85	-0.13	0
Nonfarm nonresidential	0.03	0	85	-0.11	0.05	3	-0.08	0.05	3	0.03	0.11	42	-0.03	0.02
Owner-occupied	0	0	74	-0.09	0.01	2	-0.07	0.01	1	0	0.02	41	0	0.01
Other	0.03	0.01	85	-0.01	0.04	12	-0.01	0.04	11	0.03	0.08	52	-0.02	0.01
Real estate loans secured by farmland	0.02	0	91	-0.03	-0.01	13	-0.02	0	16	0.02	0.02	79	0	0.01
Commercial and industrial loans	0	0.11	32	0.02	0.19	25	0.02	0.17	23	0.16	0.47	28	0.10	0.37
Loans to individuals	0.49	0.76	40	0.02	0.72	5		0.71		0.07	1.13	5	0.25	1.17
Credit card loans		1.94			2.27			1.84			2.92			3.11
Agricultural loans	-0.04	0.02	15	-0.03	0.02	15	-0.02	0.02	20	0.05	0.19	64	-0.03	0.08
Loans to foreign governments and institutions		0.05			0			0			0		0	
Other loans and leases	0.22	0.13	77	-0.03	0.09	9	-0.04	0.10	6	0.02	0.15	48	-0.06	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		65,632		12,822		16,880		20,459		30,481
90+ days past due loans and leases		767		113		7		166		1,184
Nonaccrual loans and leases		233,659		115,778		110,177		152,549		119,956
Total past due and nonaccrual loans and leases		300,058		128,713		127,064		173,174		151,621
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		344
Restructured nonaccrual		23,757		12,835		11,661		14,904		13,155
Total restructured loans and leases		23,757		12,835		11,661		14,904		13,499
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		13,674		16,420		18,378		17,748		17,345
Other real estate owned		4,572		1,867		1,917		1,140		1,756
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.21	0.33	49	0.09	0.29	19	0.12	0.32	24	0.15
90+ days past due loans and leases	0	0.10	27	0	0.09	22	0	0.10	20	0
Nonaccrual loans and leases	0.76	0.37	89	0.85	0.54	82	0.81	0.46	85	1.10
90+ days past due and nonaccrual loans and leases	0.77	0.52	78	0.85	0.68	72	0.81	0.62	73	1.10
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.08	0.09	58	0.09	0.12	51	0.09	0.10	53	0.11
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.21	0.33	49	0.09	0.29	19	0.12	0.32	24	0.15
90+ days past due assets	0	0.10	24	0	0.09	20	0	0.10	18	0
Nonaccrual assets	0.76	0.37	89	0.85	0.55	80	0.81	0.47	83	1.10
30+ days past due and nonaccrual assets	0.98	0.89	66	0.94	1	54	0.93	0.97	58	1.25
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.51	0.33	78	0.48	0.40	71	0.45	0.36	72	0.67
90+ days past due and nonaccrual assets + other real estate owned	0.52	0.35	77	0.49	0.42	66	0.46	0.37	70	0.67
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.54	0.38	74	0.56	0.48	66	0.53	0.41	70	0.75
Allowance for loan and lease losses	83.34	55.46	80	124.29	67.85	87	121.55	62.64	88	130.48
Equity capital + allowance for loan and lease losses	4.80	3.63	73	4.26	4.12	59	4.18	3.60	64	5.52
Tier 1 capital + allowance for loan and lease losses	6.33	3.90	80	6.48	4.89	70	6.20	4.30	75	8.85
Loans and leases + other real estate owned	0.82	0.61	72	0.98	0.82	66	0.96	0.71	74	1.24

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.21	0.23	55	0.10	0.25	27	0.10	0.26	25	0.14	0.39	21	0.24	0.38	38
	90+ days past due		0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	29	0.01	0.16	39
	Nonaccrual.....		0.80	0.41	84	0.78	0.60	72	0.74	0.52	75	1.13	0.76	81	0.88	0.46	84
Commercial and industrial	30–89 days past due		0.13	0.29	35	0	0.24	5	0.12	0.24	38	0.02	0.23	10	0.05	0.31	14
	90+ days past due		0	0.06	14	0	0.02	52	0	0.04	18	0	0.03	44	0.01	0.05	43
	Nonaccrual.....		0.78	0.47	78	1.35	0.65	87	1.28	0.57	87	1.41	0.75	82	1.93	0.83	89
Individuals	30–89 days past due		0.66	0.83	49	0.37	0.60	41	0.48	0.63	44	0.64	0.83	38	0.88	0.83	53
	90+ days past due		0.05	0.10	56	0	0.08	40	0	0.09	39	0	0.14	39	0.03	0.17	42
	Nonaccrual.....		0.25	0.17	71	0.28	0.17	73	0.30	0.17	76	0.29	0.28	66	0.34	0.17	77
Depository institution loans	30–89 days past due			0			0.03			0.01			0	0	46	0	0
	90+ days past due			0			0			0			0	0	46	0	0
	Nonaccrual.....			0			0			0			0	0	47	0	0
Agricultural	30–89 days past due		0.47	0.09	90	0.40	0.11	88	0	0.07	30	0	0.17	28	0.15	0.24	65
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.30	0.27	70	0.27	0.51	69	0.58	0.70	77	0.29	0.49	62	0.62	0.67	68
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.27	0.13	80	0	0.11	33	0.02	0.12	49	0.03	0.18	46	0.01	0.20	31
	90+ days past due		0	0.01	74	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.78	0.06	96	0.60	0.13	90	0.65	0.09	91	0.55	0.15	86	0.03	0.13	44

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.49	0.39	71	0.26	0.36	50	0.25	0.46	30	0.41	0.65	35	0.51	0.67	47
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	34	0.01	0.31	38
	Nonaccrual	0.70	0.58	68	0.92	0.76	70	0.86	0.71	69	1.14	0.89	70	0.90	0.73	70
Revolving	30–89 days past due	0.65	0.31	87	0.05	0.33	19	0.08	0.28	28	0.16	0.48	22	0.28	0.45	30
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0.02	0.05	63
	Nonaccrual	1.10	0.86	75	0.73	1.05	56	0.64	1.18	55	0.80	1.13	57	0.69	1	55
Closed-end	30–89 days past due	0.46	0.41	70	0.31	0.36	55	0.29	0.49	39	0.47	0.65	45	0.55	0.70	52
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	35	0.01	0.35	40
	Nonaccrual	0.64	0.57	63	0.96	0.71	73	0.91	0.67	72	1.22	0.87	78	0.95	0.70	74
Junior lien	30–89 days past due	0.01	0.01	78	0	0.01	40	0.01	0.01	53	0.01	0.02	50	0.03	0.02	66
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	68	0	0	63
	Nonaccrual	0.11	0.02	94	0.03	0.04	52	0.02	0.03	51	0.03	0.04	45	0.05	0.04	60
Commercial real estate	30–89 days past due	0.04	0.13	33	0.02	0.16	16	0.02	0.15	22	0	0.26	9	0.06	0.18	27
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	49	0.01	0.03	52
	Nonaccrual	0.87	0.29	90	0.71	0.48	74	0.67	0.38	77	1.12	0.62	80	0.86	0.23	94
Construction and development	30–89 days past due	0.01	0.19	37	0	0.15	36	0.01	0.17	41	0	0.28	24	0.02	0.28	33
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.51	0.14	86	0.01	0.31	33	0.01	0.20	35	0.03	0.41	32	1.39	0.20	93
1–4 family	30–89 days past due	0	0.02	62	0	0.03	31	0	0.02	30	0	0.03	28	0.02	0.06	55
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.02	0.01	77	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.13	45	0	0.10	42	0.01	0.13	55	0	0.22	28	0	0.20	30
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.49	0.12	85	0.01	0.25	36	0.01	0.16	43	0.03	0.35	40	1.39	0.17	94
Multifamily	30–89 days past due	0	0.04	58	0	0.09	26	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.41	0.06	91	0.12	0.13	74	0.11	0.17	70	0.26	0.11	83	0.43	0.05	96
Nonfarm non-residential	30–89 days past due	0.07	0.10	52	0.03	0.12	29	0.03	0.13	37	0	0.23	14	0.08	0.14	40
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	56	0.01	0.03	59
	Nonaccrual	1.14	0.36	89	1.10	0.58	82	1.04	0.45	87	1.67	0.80	86	0.79	0.28	89
Owner Occupied	30–89 days past due	0.04	0.04	60	0.01	0.04	30	0.03	0.04	54	0	0.07	18	0.01	0.07	22
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	68	0.01	0.01	67
	Nonaccrual	0.67	0.12	98	0.49	0.20	86	0.45	0.17	88	0.92	0.27	94	0.60	0.16	95
Other	30–89 days past due	0.03	0.05	60	0.02	0.07	48	0.01	0.08	40	0	0.14	11	0.07	0.07	64
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	62
	Nonaccrual	0.47	0.21	82	0.62	0.31	79	0.58	0.23	85	0.74	0.44	73	0.19	0.10	77
Farmland	30–89 days past due	0.03	0.09	65	0	0.13	30	0	0.10	31	0.23	0.11	80	0.35	0.23	76
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.57	0.51	73	1.13	1.06	73	1.20	0.69	80	1.10	1.13	67	0.85	0.84	61
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	4,446,244	2,043,921	2,046,382	2,040,993	2,114,061										
Retained earnings	1,088,894	971,180	1,004,041	826,138	682,185										
Accumulated other comprehensive income (AOCI)	-808,450	56,810	-2,375	147,771	56,207										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,726,688	3,071,911	3,048,048	3,014,902	2,852,453										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,102,608	1,054,760	1,052,368	1,062,667	1,089,519										
Accumulated other comprehensive income-related adjustments	-808,450	56,810	-2,375	147,041	56,207										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	3,432,530	1,960,341	1,998,055	1,805,194	1,706,727										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	3,432,530	1,960,341	1,998,055	1,805,194	1,706,727										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	243,719	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	243,719	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	243,719	0	0	0	0										
Tier 1 Capital	3,676,249	1,960,341	1,998,055	1,805,194	1,706,727										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	233,843	51,600	49,200	54,000	64,310										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	204,759	71,879	71,920	90,563	57,275										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	438,602	123,479	121,120	144,563	121,585										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	438,602	123,479	121,120	144,563	121,585										
Exited advanced approach tier 2 capital															
Total capital	4,114,851	2,083,820	2,119,175	1,949,757	1,828,312										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	46,607,156	24,006,766	24,310,348	23,083,640	20,302,786										
Less: Deductions from common equity tier 1 capital	2,102,608	1,054,760	1,052,368	1,062,667	1,089,519										
Less: Other deductions	0	-37	32	-148	-164										
Total assets for leverage ratio	44,504,548	22,952,043	23,257,948	22,021,121	19,213,431										
Total risk-weighted assets	34,741,765	16,227,069	16,588,469	15,369,076	14,073,929										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.88	11.77	22	12.08	12.59	48	12.04	12.37	46	11.75	12.35	41	12.13	12.11	54
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.58	12.48	16	12.08	13.31	30	12.04	13.11	34	11.75	13.08	27	12.13	12.78	42
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	11.84	14.27	10	12.84	15.21	10	12.78	14.91	15	12.69	15.23	11	12.99	14.36	31
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.26	9.22	21	8.54	9.07	35	8.59	8.98	43	8.20	9.13	21	8.88	9.76	28
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		3,739,406			3,838,223			3,847,086			3,782,583			3,647,517		-2.57	69.16
Total property and casualty assets		3,739,406			3,838,223			3,847,086			3,782,583			3,647,517		-2.57	69.16
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		3,753,498			3,813,981			3,825,620			3,782,165			3,644,588		-1.59	70.75
Total property and casualty equity		3,753,498			3,813,981			3,825,620			3,782,165			3,644,588		-1.59	70.75
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		63,707			62,514			84,785			81,603			74,240		1.91	51.22
Total property and casualty		63,707			62,514			84,785			81,603			74,240		1.91	51.22
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		122			322			343			324			750		-62.11	-92.61
Unearned premiums (P/C)		478			485			1,560			57			171		-1.44	19.80
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		129			76			114			407			814		69.74	-70.48
Other insurance activities income		105			67			95			362			745		56.72	-69.03
Insurance and reinsurance underwriting income		24			9			19			45			69		166.67	-75.51
Premiums		24			2			0			13			12		1100.00	50.00
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		24			2			0			13			12		1100.00	50.00
Insurance benefits, losses, expenses		78			71			115			129			104		9.86	-10.34
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		767,089			461,310			463,324			456,110			448,967		66.28	114.93
Analysis Ratios																	
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	8.09	0	99	15.98	0	99	15.73	0	99	16.47	0	99	17.87	0.01	98		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	51.77	77	100	53.46	76	100	53.11	76	100	53.67	76	100	51.47	79		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	48.23	22	0	46.54	24	0	46.89	24	0	46.33	23	0	48.53	20		
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24					7.26	
Insurance activities revenue / Adjusted operating income	0.01	0.36	38	0.01	0.38	36	0.01	0.36	38	0.05	0.41	46	0.10	0.47	51		
Premium income / Insurance activities revenue	18.60	2.54	88	2.63	2.90	86	0	2.76	42	3.19	2.84	85	1.47	7.32	78		
Credit related premium income / Total premium income	0	32.83	34	0	31.14	35		32.99		0	38.23	29	0	34.91	29		
Other premium income / Total premium income	100	67.17	65	100	68.86	65		67.01		100	61.77	70	100	65.09	70		
Insurance underwriting net income / Consolidated net income	28	0.02	99	28.24	0.02	99	30.55	0.02	99	36.04	0.03	99	31.17	0.08	98		
Insurance net income (P/C) / Equity (P/C)	2.26	15.15	36	2.19	28.21	23	2.22	23.22	23	2.16	15.59	31	2.04	19.86	19		
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			4.49			3.62			5.13			
Insurance benefits, losses, expenses / Insurance premiums	325	4,581.19	84	3,550	-364.02	90		927.51		992.31	447.82	81	866.67	233.61	88		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.28	12.02	79	22.30	11.72	90	22.01	12	89	23.55	11.03	93	25.49	11.51	95		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	10,914	10,700	13,037	11,418	10,456
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	10,914	10,700	13,037	11,418	10,456
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.84	0.63	0.66	0.87	1.25
Cost: Interest-bearing deposits.....	0.52	0.12	0.14	0.42	1.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.26	0.18	0.20	5.18	27.03
Commercial and industrial loans	0.13	0.86	0.79	0.64	0.29
Foreign governments and institutions	0.05	0	0	0	0
Growth Rates					
Net loans and leases.....	20.31	-0.16	6.83	-2.40	22.48
Total selected assets.....	21.10	51	14.18	72	9.20
Deposits	-2.72	10.74	9.48	2.04	67
			0.73	3.46	-14.55
					12.40
					19
					10.36

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.52	1.09	0.99	1.53	2.11	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		56,606	139,581	169,998	275,002	211,151	-59.45	-46.82
Dividends		0	105,000	125,000	230,000	165,000	-100.00	-100.00
Interest		0	0	0	0	0		
Management and service fees		56,602	34,577	44,993	44,997	46,146	63.70	80.01
Other income		4	4	5	5	5	0.00	0.00
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies			0	0	0	0		
Dividends			0	0	0	0		
Interest			0	0	0	0		
Management and service fees			0	0	0	0		
Other income			0	0	0	0		
Total income from subsidiaries		56,606	139,581	169,998	275,002	211,151	-59.45	-46.82
Securities gains (losses)		0	358	334	574	631	-100.00	-100.00
Other operating income		-922	2,394	3,030	3,622	2,209		
Total operating income		55,684	142,333	173,362	279,198	213,991	-60.88	-48.59
Operating Expenses								
Personnel expenses		68,560	30,807	41,186	40,973	40,263	122.55	162.22
Interest expense		8,200	5,531	7,375	7,375	7,375	48.26	47.59
Other expenses		19,826	13,397	18,667	21,649	24,216	47.99	23.94
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		96,586	49,735	67,228	69,997	71,854	94.20	102.49
Income (loss) before taxes		-39,731	92,598	106,134	209,201	142,137		
Applicable income taxes (credit)		-7,381	-4,922	-5,112	-5,317	-6,165		
Extraordinary items								
Income before undistributed income of subsidiaries		-32,350	97,520	111,246	214,518	148,302		
Equity in undistributed income of subsidiaries		259,902	123,830	166,292	11,891	89,904	109.89	464.81
Bank subsidiaries		258,618	123,850	166,312	11,806	89,947	108.82	458.29
Nonbank subsidiaries		1,284	-20	-20	85	-43		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		227,552	221,350	277,538	226,409	238,206	2.80	99.23
Memoranda								
Bank net income		258,618	228,850	291,312	241,806	254,947	13.01	113.16
Nonbank net income		1,284	-20	-20	85	-43		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	4,766,758	86.39	3,070,167	93.56	3,053,575	93.61	3,037,930	2,966,575	55.26	146.51	
Common and preferred stock	4,766,758	86.39	3,070,167	93.56	3,053,575	93.61	3,037,930	2,966,575	55.26	146.51	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	49,121	0.89	6,245	0.19	6,245	0.19	6,265	6,491	686.57	286.05	
Common and preferred stock	49,121	0.89	6,245	0.19	6,245	0.19	6,265	6,491	686.57	286.05	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	47,523	0.86	16,442	0.50	17,145	0.53	16,633	10,742	189.03	588.94	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	467,066	8.47	108,955	3.32	102,952	3.16	73,340	41,289	328.68	330.80	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	71	0	101	0	92	0	121	166	-29.70	-61.20	
Intangible assets	53,145	0.96	0	0	0	0	0	0	0		
Other assets	133,718	2.42	79,550	2.42	82,176	2.52	93,146	92,368	68.09	44.67	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	5,517,402	100.00	3,281,460	100.00	3,262,185	100.00	3,227,435	3,117,631	68.14	156.10	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	174,714	3.17	174,558	5.32	174,597	5.35	174,441	174,285	0.09	0.45	
Subordinated notes and debentures	150,000	2.72	0	0	0	0	0	0	0		
Other liabilities	112,662	2.04	29,010	0.88	33,570	1.03	38,338	38,583	288.36	293.99	
Balance due to subsidiaries and related institutions	136,643	2.48	42,000	1.28	42,000	1.29	42,000	52,310	225.34	203.65	
Total liabilities	574,019	10.40	245,568	7.48	250,167	7.67	254,779	265,178	133.75	131.90	
Equity Capital	4,943,383	89.60	3,035,892	92.52	3,012,018	92.33	2,972,656	2,852,453	62.83	159.25	
Perpetual preferred stock (income surplus)	243,719	4.42	0	0	0	0	0	0	0		
Common stock	292,880	5.31	165,814	5.05	165,838	5.08	165,367	169,616	76.63	116.11	
Common surplus	4,173,432	75.64	1,885,102	57.45	1,886,523	57.83	1,881,374	1,948,647	121.39	207.20	
Retained earnings	1,061,870	19.25	935,162	28.50	968,010	29.67	783,892	682,185	13.55	135.21	
Accumulated other comprehensive income	-808,450	-14.65	56,810	1.73	-2,375	-0.07	147,771	56,207			
Other equity capital components	-20,068	-0.36	-6,996	-0.21	-5,978	-0.18	-5,748	-4,202			
Total liabilities and equity capital	5,517,402	100.00	3,281,460	100.00	3,262,185	100.00	3,227,435	3,117,631	68.14	156.10	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	136,643	2.48	42,000	1.28	42,000	1.29	42,000	52,310	225.34	203.65	
Notes payable to subsidiaries that issued TPS	136,643	2.48	42,000	1.28	42,000	1.29	42,000	52,310	225.34	203.65	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	6.28	11.02	6	9.85	12.52	28	9.26	11.94	25	7.87	7.29	55	8.57	9.68	33	
Bank net income / Average equity investment in banks	7.82	11.60	10	10.02	12.35	36	9.56	11.80	33	8.11	7.45	54	8.82	10.51	33	
Nonbank net income / Average equity investment in nonbanks	4.50	9.71	48	-0.43	13.18	7	-0.32	13.12	7	1.35	9.75	28	-0.63	7.89	13	
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55		
Bank net income / Parent net income	113.65	98.76	93	103.39	96.45	66	104.96	96.79	73	106.80	88.16	68	107.03	82.22	75	
Nonbank net income / Parent net income	0.56	2.50	51		3.22			3.40		0.04	3.59	31		5.93		
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74	
Leverage																
Total liabilities / Equity capital	11.61	18.39	40	8.09	16.51	34	8.31	16.81	37	8.57	20.06	34	9.30	20.43	42	
Total debt / Equity capital	6.57	12.61	44	5.75	11.37	42	5.80	11.71	42	5.87	14.41	39	6.11	14.31	46	
Total debt + notes payable to subs that issued TPS / Equity capital	9.33	14.76	41	7.13	13.41	33	7.19	13.63	37	7.28	16.67	28	7.94	16.36	41	
Total debt + Loans guaranteed for affiliate / Equity capital	6.57	12.68	44	5.75	11.46	41	5.80	11.77	41	5.87	14.68	38	6.11	14.56	46	
Total debt / Equity capital – excess over fair value	6.57	12.75	44	5.75	11.47	42	5.80	11.81	42	5.87	14.52	39	6.11	14.51	46	
Long-term debt / Equity capital	6.57	11.91	45	5.75	10.65	42	5.80	10.95	42	5.87	13.56	39	6.11	13.04	48	
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	18.63	39.59	32	8.08	40.69	23	8.09	39.86	23	8.12	34.67	26	8.48	28.44	32	
Double Leverage																
Equity investment in subs / Equity capital	97.42	104.01	19	101.33	103.15	45	101.59	103.22	47	102.41	102.81	48	104.23	103.22	58	
Total investment in subs / Equity capital	97.42	109.29	12	101.33	108.29	34	101.59	108.40	35	102.41	110.16	34	104.23	111.07	42	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	-0.42	0.39	9	0.14	0.27	48	0.17	0.29	49	0.32	0.47	47	0.51	0.36	61	
Equity investment in subs – equity cap / Net income-div (X)		1.15		0.20	0.85	20	0.26	1.05	16	0.54	1.82	22	0.81	1.22	45	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	32.63	130.36	15	124.49	152.56	43	112.58	152.85	34	175.63	136.59	76	137.34	177.68	38	
Cash from ops + noncash items + op expense / Op expense + dividend	310.74	118.32	91	132.51	155.61	45	120.59	154.48	39	180.67	147.24	72	140.30	190.27	35	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	266.15	105.80	90	130.95	94.59	74	119.57	98.54	72	119.46	134.08	53	72.07	116.34	13	
Pretax operating income + interest expense / Interest expense	-384.52	1,565.66	2	1,774.16	1,645.53	68	1,539.11	1,835.33	57	2,936.62	2,016.32	82	2,027.28	1,968.54	69	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-229.23	1,454.22	3	1,616.76	1,896.20	62	1,404.66	1,770.77	53	2,557.72	1,539.23	82	1,522.65	1,632.83	61	
Dividends + interest from subsidiaries / Interest expense + dividends	0	150.57	2	139.74	174.48	47	124.75	174.12	36	229.26	150.43	83	170.37	210.80	42	
Fees + other income from subsidiaries / Salary + other expenses	64.04	10.18	89	78.23	12.03	93	75.18	11.92	92	71.86	13.95	90	71.58	16.52	87	
Net income / Current part of long-term debt + preferred dividends (X)	22.57	26.99	57		40.79			47.61			35.64				57.11	
Other Ratios																
Net assets that reprice within 1 year / Total assets	9.63	3.60	84	2.97	3.29	54	2.69	3.44	51	1.76	3.85	44	0.85	2.64	46	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due					0.30			0.60			0.17			0.10		0.04
Nonaccrual					0.65			1.04			0.92			1.03		0.54
Total					0.95			1.64			1.09			1.13		0.58
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.11	1.77	53	0.02	1.76	41	0.02	1.76	43	0.02	2.66	39	0.02	5.62	34	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			71.38	69.90	59	83.44	66.37	69	43.33	81.10	21	60.33	57.84
Dividends declared / Net income	58.30	31.93	93	31.45	27.22	58	33.45	28.27	61	41.05	42.29	50	37.56	33.08	56
Net income – dividends / Average equity.....	2.62	7.51	6	6.75	9.25	31	6.16	8.62	30	4.64	4.14	58	5.35	6.46	34
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	150.84	160.45	56	134.66	155.92	46	247.46	132.17	83	184.41	178.13	52
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	0	183.35	4	150.84	213.42	43	134.66	203.53	38	247.46	174.85	79	184.41	260.40	40
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.79	8	45.88	43.30	48	42.91	45.96	42	95.12	60.28	80	64.72	66.55	47
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	21.89	0.95	95	15.11	0.87	95	15.44	0.88	95	18.61	1.47	94	18.10	1.55	95
Other income from bank subsidiaries.....	0	0	91	0	0	90	0	0	91	0	0	91	0	0	91
Operating income from bank subsidiaries	21.89	52.71	28	60.99	48.70	61	58.36	51.33	58	113.73	62.88	87	82.82	69.36	60
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14		66.90			62.63		0	56.39	15		82.95	
Interest income from nonbank subsidiaries.....	0	3.25	35		2.38			2.44		0	7.38	32		20.25	
Management and service fees from nonbank subsidiaries	0	0.51	41		0.66			0.37		0	0.86	39		1.92	
Other income from nonbank subsidiaries.....	0	0.12	46		0.11			0.07		0	0.16	46		1.06	
Operating income from nonbank subsidiaries	0	64.26	10		94.31			87.22		0	79.84	8		150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	10	73.77	72.55	29	72.10	74.16	26	82.38	69.76	37	77.11	67.32	34
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	101.65	1.25	99	24.29	1.64	94	25.95	1.44	96	16.12	1.87	91	21.56	1.81	93
Other income from bank subsidiaries.....	0.01	0.03	88	0	0.03	89	0	0.02	89	0	0.04	88	0	0.03	86
Operating income from bank subsidiaries	101.66	81.70	98	98.07	82.68	53	98.06	83.13	47	98.50	82.20	56	98.67	78.80	57
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	42.08	27.96	68	24.06	28.03	58	24.06	26.38	60	24.08	27.08	58	30.01	28.33	64